Filed 02/23/15 Entered 02/23/15 10:49:53 Case 15-06003 Doc 1 Desc Main BI (Official Form 1) (04/13) Page 1 of 9 Document United States Bankruptcy Court VOLUNTARY PETITION Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of soc. (if more than one, state all): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): ZIP CODE County of Residence or of the Principal Place of Business: ZIP CODE County of Residence or of the Principal Place of Business: <u>00</u>K Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address):

Type of Debtor	ZIP CODE					
(Form of Organization)	N (Charl	ature of Business		Chanter	f Rankrunton	ZIP CODE Code Under Which
(Check one box.)	(Check one bo	x.)		the Pe	tition is Filed	Code Under Which (Check one box.)
Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, of this box and state type of entity below.)	Single A 11 U.S.C Railroad Stockbro	ker lity Broker	defined in	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13		Chapter 15 Petition of a For Main Proceeding Chapter 15 Petition f Recognition of a For Nonmain Proceeding
Chapter 15 Debtors ountry of debtor's center of main interests:	Ta	x-Exempt Entity			NY-4 C	
ach country in which a foreign proceeding by, regardi gainst debtor is pending:	ing, or Debtor is under title Code (the	k box, if applicable, a tax-exempt organi 26 of the United St Internal Revenue C	ization	Debts are prin debts, defined § 101(8) as "in individual prin personal, fami household pur	in 11 U.S.C. curred by an narily for a ly, or	how )
Filing Fee (Check one both Full Filing Fee attached.	x.)	Check one		Chapter 1		
Filing Fee to be paid in installments (applicable to signed application for the court's consideration cer unable to pay fee except in installments. Rule 100		check if:	341	an odsiness debioi	as defined in	J.S.C. § 101(51D). 11 U.S.C. § 101(51D
Filing Fee waiver requested (applicable to chapter attach signed application for the court's consideration	27.1.1.	inside on 4/2.  Check all a  A pla	01/16 and even pplicable bong file otances of the	ery three years then  exes:  d with this petition  plan were solicites	1	excluding debts owe unt subject to adjustr om one or more clas
Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerate tistical/Administrative Information  Debtor estimates that funds will be available for Debtor estimates that, after any exempt proper distribution to unsecured creditors.	7 individuals only). Mustion. See Official Form 3E	inside on 4/6.  Check all a  A pla  Acceptof cree	O1/16 and even pplicable bong file of the otances of the ditors, in accordances	ery three years then  exes:  d with this petition  plan were solicite  ordance with 11 U.	reafter).  n. d prepetition fr S.C. § 1126(b)	om one or more clas
Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerate tistical/Administrative Information  Debtor estimates that funds will be available for Debtor estimates that, after any exempt proper distribution to unsecured creditors.  mated Number of Creditors  50-99 100-199 200-999 1, 5;	7 individuals only). Mustion. See Official Form 3E  For distribution to unsecure try is excluded and admini	inside on 4/6  Check all a	O1/16 and even pplicable bong file of the otances of the ditors, in accordances	ery three years then  exes:  d with this petition  plan were solicite  ordance with 11 U.	n. d prepetition fr S.C. § 1126(b)	om one or more clas
Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerate attach signed application for the court's considerate tatach swill be available for Debtor estimates that, after any exempt proper distribution to unsecured creditors.	7 individuals only). Mustion. See Official Form 3E  For distribution to unsecure try is excluded and admini	inside on 4// Check all a A pla Acceptof creditors. strative expenses particles and creditors. strative expenses particles and creditors. strative expenses particles and creditors.	on is being file but ances of the ditors, in according there will	expry three years there is the exes:  d with this petition plan were solicited ordance with 11 U.  be no funds availated.	n. d prepetition fr S.C. § 1126(b)	om one or more clas

Case 15-06003 B1 (Official Form 1) (04/13) Document Page 2 of 9 Voluntary Petition Page 2 (This page must be completed and filed in every case. Name of Debtor(s): All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Where Filed: Case Number: Date Filed: Location Case Number: Where Filed: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: District: Relationship: Judge: Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and Exhibit B 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) (To be completed if debtor is an individual of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required Exhibit A is attached and made a part of this petition. by 11 U.S.C. § 342(b). Signature of Attorney for Debtor(s) (Date) Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptey law, there are circumstances under which the debtor would be permitted to cure the П entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)). 

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Entered 02/23/15 10:49:53 Filed 02/23/15 ase 15-06003 Doc 1 Desc Main Document Page 3 of 9 Voluntary Petition (This page must be completed and filed in every case.) Page Name of Debtor(s): Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is t and correct, that I am the foreign representative of a debtor in a foreign proceedi [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] 1 am aware that I may proceed under chapter 7, 11, 12 and that I am authorized to file this petition. or 13 of title 11, United States Code, understand the relief available under each such (Check only one box.) chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I I request relief in accordance with chapter 15 of title 11, United States Code. have obtained and read the notice required by 11 U.S.C. § 342(b). Certified copies of the documents required by 11 U.S.C. § 1515 are attached. I request relief in accordance Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the with the chapter of title 11, United States Code, specified in this petition. chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. Signature of Debtor (Signature of Foreign Representative) X Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney Date Date Signature of Attorney Signature of Non-Attorney Bankruptcy Petition Preparer Х I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have Printed Name of Attorney for Debtor(s) provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is Address Telephone Number Printed Name and title, if any, of Bankruptcy Petition Preparer Date \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a Social-Security number (If the bankruptcy petition preparer is not an individual, certification that the attorney has no knowledge after an inquiry that the information state the Social-Security number of the officer, principal, responsible person or in the schedules is incorrect. partner of the bankruptey petition preparer.) (Required by 11 U.S.C. § 110.) Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the Address The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature Signature of Authorized Individual Date Printed Name of Authorized Individual Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Title of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted Date in preparing this document unless the bankruptcy petition preparer is not an individual. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

> A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

both, 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

#### UNITED STATES BANKRUPTCY COURT

Debtor Case No. (if known)	In re LOLA Goodwin	700 - 100 -
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## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 1 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

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3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

I was unable to recieve my certificate
At the present lime

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
    - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Sala Goodhung

Date: 2-23-15

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:	LOLA	Gooduni	)	
D	Debtor (s)		) ) )	Case No.
			) ) )	Chapter 13

#### List of Creditors

City of Chicago Dept of Trance 400 W. Superior Chicago III, 60659	

### UNITED STATES BANKRUPTCY COURT

#### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointlyaddressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335) Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny Form B 201A, Notice to Consumer Debtor(s)

Page 2

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domest support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

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B 201B (Form 201B) (12/09)

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### UNITED STATES BANKRUPTCY COURT

In re	Case No.
	Chapter 3
CERTIFICATION OF NOTI UNDER § 342(b) OF T	CE TO CONSUMER DEBTOR(S) THE BANKRUPTCY CODE
342(b) of the Bankruptcy Code.	ey] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I delivered to the debtor the
Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual
XSignature of DI	preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	
Certification I (We), the debtor(s), affirm that I (we) have received and re  Code.  Printed Name(s) of Debtor(s)  Case No. (if known)	of the Debtor ad the attached notice, as required by § 342(b) of the Bankruptcy  X Signature of Debtor  X Signature of Joint Debtor (if any)  Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.